



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** [TRUSTMARK CORPORATION](#)

**City/State** [JACKSON, MS](#)

## Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [17,595,636](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[TRUSTMARK CORPORATION](#)  
[248 EAST CAPITOL STREET](#)  
[JACKSON, MS 39201](#)

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## Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000) .....	17,055,845			15,220,176			13,499,618			13,473,993			13,713,841		
Net income (\$000) .....	147,365			160,025			150,460			149,584			105,630		
Number of BHCs in peer group .....	130			128			125			118			108		
	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.52	2.60	39	2.88	2.77	54	3.26	3.01	56	3.21	3.08	52	3.12	2.92	57
+ Non-interest income .....	1.28	1.04	69	1.80	1.21	82	1.36	1.32	61	1.36	1.31	61	1.34	1.35	56
- Overhead expense .....	2.85	2.17	85	3.12	2.57	77	3.16	2.69	75	3.08	2.71	75	3.14	2.72	76
- Provision for credit losses .....	-0.14	-0.09	35	0.24	0.51	17	0.08	0.15	33	0.13	0.14	55	0.06	0.16	22
+ Securities gains (losses) .....	0	0.01	23	0	0.02	16	0	0.01	35	0	0	50	0	0.01	38
+ Other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	42	0	0	45	0.01	0	88
= Pretax net operating income (tax equivalent) .....	1.10	1.66	10	1.33	1.04	71	1.38	1.56	32	1.37	1.57	31	1.27	1.43	32
Net operating income .....	0.86	1.26	12	1.05	0.81	72	1.11	1.19	37	1.11	1.24	33	0.77	0.89	34
Net income .....	0.86	1.26	12	1.05	0.82	71	1.11	1.19	37	1.11	1.24	34	0.77	0.90	33
Net income (Subchapter S adjusted) .....		1.97			1.18			1.17			1.42			0.99	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.91	3.06	37	3.49	3.55	41	4.31	4.41	44	4.09	4.24	41	3.83	3.80	52
Interest expense .....	0.15	0.25	30	0.30	0.52	20	0.69	1.08	20	0.54	0.86	22	0.34	0.60	23
Net interest income (tax equivalent) .....	2.76	2.80	42	3.18	3.01	53	3.62	3.33	61	3.54	3.38	52	3.48	3.19	64
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	-0.03	0.11	4	0.02	0.27	8	0.07	0.21	30	0.19	0.22	59	0.11	0.24	37
Earnings coverage of net loan and lease losses (X) .....	-42.17	39.72	9	120.99	22.91	93	29.46	24.40	69	10.93	21.75	41	16.97	19.67	62
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.97	1.23	26	1.12	1.58	24	0.90	0.83	57	0.90	0.90	52	0.92	0.98	43
Allowance for loan and lease losses / Total loans and leases .....	0.94	1.20	28	1.08	1.55	22	0.88	0.81	55	0.89	0.89	50	0.90	0.96	42
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.64	0.49	74	0.69	0.71	53	0.85	0.57	78	1.05	0.61	88	1.23	0.72	87
30-89 days past due loans and leases / Total loans and leases .....	0.23	0.32	44	0.27	0.39	40	0.29	0.43	39	0.46	0.44	59	0.35	0.47	40
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-11.04	-2.33	21	-8.69	3.20	14	4.12	14.45	20	3.31	16.62	13	13.62	17.03	43
Net short-term noncore funding dependence .....	-11.29	-7.71	32	-9.14	-4.76	28	3.58	3.38	41	2.65	4.66	30	12.98	4.83	69
Net loans and leases / Total assets .....	59.43	58.67	53	65.03	61.58	54	70.75	63.77	63	67.86	63.98	50	64.73	62.73	42
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.73	8.98	48	9.33	9.13	57	10.48	9.76	72	10.26	9.71	70	9.67	9.53	55
Holding company equity capital / Total assets .....	9.90	10.71	38	10.52	11.16	41	12.30	12.43	49	11.98	12.22	52	11.39	11.94	48
Total equity capital (including minority interest) / Total assets .....	9.90	10.82	36	10.52	11.29	39	12.30	12.57	47	11.98	12.27	51	11.39	12.01	46
Common equity tier 1 capital / Total risk-weighted assets .....	11.29	12.42	33	11.62	12.38	40	11.93	12.17	50	11.77	12.12	52	11.77	12.19	50
Net loans and leases / Equity capital (X) .....	6.01	5.53	64	6.18	5.58	63	5.75	5.21	65	5.67	5.29	59	5.68	5.27	60
Cash dividends / Net income .....	39.42	28.27	71	36.72	42.30	43	39.75	33.12	62	41.73	27.31	77	59.45	31.29	85
Cash dividends / Net income (Subchapter S adjusted) .....		3.14			-0.65			-12.02			17.36			47.52	
<b>Growth Rates</b>															
Assets .....	6.31	10.50	37	22.63	16.68	69	1.59	9.26	15	-3.71	7	4	3.34	8.28	35
Equity capital .....	0.01	7.46	16	4.84	6.99	44	4.35	10.49	32	1.26	7.89	28	3.39	10.18	32
Net loans and leases .....	-2.85	3.36	28	12.72	9.07	72	5.92	9.10	52	0.95	7.89	15	8.70	9.38	62
Noncore funding .....	-11.18	-14.79	58	-9.85	-12.18	52	16.50	6.59	73	-69.23	10.67	0	-19.96	5.59	20
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital .....	7.07	10.95	48	7.06	13.56	44	0	13.04	13	0	13.37	15	0	12.69	16
Equity investment in subsidiaries / Equity capital .....	106.32	103.22	70	101.61	102.81	44	102.83	103.22	53	102.88	103.10	52	102.90	102.10	55
Cash from ops + noncash items + op expense / Op expense + dividends .....	68.40	154.48	16	175.22	147.24	69	187.82	190.27	54	193.56	174.91	63	98.39	148.20	23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	400,498	417,446	448,529	413,084	369,100	-4.06	21.44
Income from lease financing receivables.....	0	0	0	0	3		-100.00
Fully taxable income on loans and leases.....	376,446	393,127	422,289	388,039	345,583	-4.24	21.62
Tax-exempt income on loans and leases.....	24,052	24,319	26,240	25,045	23,520	-1.10	18.77
Estimated tax benefit on income on loans and leases.....	11,443	11,512	12,089	11,751	16,417	-0.60	-24.07
Income on loans and leases (tax equivalent).....	411,941	428,958	460,618	424,835	385,520	-3.97	19.45
Investment interest income (tax equivalent).....	39,507	49,840	57,148	69,367	81,288	-20.73	-52.98
Interest on balances due from depository institutions.....	2,335	1,181	4,513	2,624	1,274	97.71	335.63
Interest income on other earning assets.....	432	379	1,090	1,586	1,499	13.98	-56.89
Total interest income (tax equivalent).....	454,215	480,358	523,369	498,412	469,581	-5.44	5.53
Interest on time deposits of \$250K or more .....	764	3,181	6,888	5,381	7,466	-75.98	
Interest on time deposits < \$250K.....	3,363	10,840	17,393	12,096	2,385	-68.98	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	12,818	23,466	54,890	36,459	12,866	-45.38	115.39
Interest on other borrowings and trading liabilities.....	2,463	3,837	4,732	12,256	19,528	-35.81	-72.71
Interest on subordinated debt and mandatory convertible securities .....	4,752	474	0	0	0	902.53	71.30
Total interest expense.....	24,160	41,798	83,903	66,192	42,245	-42.20	-1.58
Net interest income (tax equivalent).....	430,055	438,560	439,466	432,220	427,336	-1.94	5.96
Non-interest income.....	219,109	273,704	184,210	183,837	183,174	-19.95	26.90
Adjusted operating income (tax equivalent) .....	649,164	712,264	623,676	616,057	610,510	-8.86	12.21
Overhead expense.....	486,495	474,346	426,167	414,416	429,969	2.56	19.75
Provision for credit losses.....	-24,448	36,113	10,839	16,988	7,699		
Securities gains (losses) .....	0	0	0	0	15		
Other tax equivalent adjustments .....	0	0	0	0	1,274		-100.00
Pretax net operating income (tax equivalent).....	187,117	201,805	186,670	184,653	174,131	-7.28	18.57
Applicable income taxes .....	28,048	29,757	23,333	22,269	48,715	-5.74	-9.68
Tax equivalent adjustments .....	11,704	12,023	12,877	12,800	19,786	-2.65	-36.19
Applicable income taxes (tax equivalent).....	39,752	41,780	36,210	35,069	68,501	-4.85	-19.52
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	147,365	160,025	150,460	149,584	105,630	-7.91	35.93
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	147,365	160,025	150,460	149,584	105,630	-7.91	35.93
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	147,365	160,025	150,460	149,584	105,630	-7.91	35.93
Investment securities income (tax equivalent).....	39,507	49,840	57,148	69,367	81,288	-20.73	-52.98
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,194	395	669	648	1,009	202.28	-39.33
Mortgage-backed securities .....	37,443	47,562	53,441	64,170	73,870	-21.28	-49.40
All other securities .....	870	1,883	3,038	4,549	6,409	-53.81	-89.22
Cash dividends declared.....	58,085	58,769	59,804	62,425	62,795	-1.16	-7.31
Common .....	58,085	58,769	59,804	62,425	62,795	-1.16	-7.31
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

### Percent of Average Assets

Interest income (tax equivalent) .....  
 Less: Interest expense .....  
 Equals: Net interest income (tax equivalent) .....  
 Plus: Non-interest income .....  
 Equals: adjusted operating income (tax equivalent) .....  
 Less: Overhead expense .....  
 Less: Provision for credit losses .....  
 Plus: Realized gains (losses) on held-to-maturity securities .....  
 Plus: Realized gains (losses) on available-for-sale securities .....  
 Plus: other tax equivalent adjustments .....  
 Equals: Pretax net operating income (tax equivalent) .....  
  
 Less: Applicable income taxes (tax equivalent) .....  
 Less: Minority interest .....  
 Equals: Net operating income .....  
  
 Plus: Net extraordinary items .....  
 Equals: Net income .....  
 Memo: Net income (last four quarters) .....  
 Net income—BHC and noncontrolling (minority) interest .....

### Margin Analysis

Average earning assets / Average assets .....  
 Average interest-bearing funds / Average assets .....  
 Interest income (tax equivalent) / Average earning assets .....  
 Interest expense / Average earning assets .....  
 Net interest income (tax equivalent) / Average earning assets .....

### Yield or Cost

Total loans and leases (tax equivalent) .....  
 Interest-bearing bank balances .....  
 Federal funds sold and reverse repos .....  
 Trading assets .....  
 Total earning assets .....

Investment securities (tax equivalent) .....  
   US Treasury and agency securities (excluding mortgage-backed securities) .....  
   Mortgage-backed securities .....  
   All other securities .....

Interest-bearing deposits .....  
   Time deposits of \$250K or more .....  
   Time deposits < \$250K .....  
   Other domestic deposits .....  
   Foreign deposits .....

Federal funds purchased and repos .....  
 Other borrowed funds and trading liabilities .....  
 All interest-bearing funds .....

12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Interest income (tax equivalent) .....	2.66	2.85	34	3.16	3.27	40	3.88	4	39	3.70	3.87	36	3.42	3.47	46
Less: Interest expense .....	0.14	0.23	29	0.27	0.48	20	0.62	0.98	21	0.49	0.79	23	0.31	0.55	22
Equals: Net interest income (tax equivalent) .....	2.52	2.60	39	2.88	2.77	54	3.26	3.01	56	3.21	3.08	52	3.12	2.92	57
Plus: Non-interest income .....	1.28	1.04	69	1.80	1.21	82	1.36	1.32	61	1.36	1.31	61	1.34	1.35	56
Equals: adjusted operating income (tax equivalent) .....	3.81	3.70	65	4.68	4.04	81	4.62	4.41	64	4.57	4.46	58	4.45	4.33	57
Less: Overhead expense .....	2.85	2.17	85	3.12	2.57	77	3.16	2.69	75	3.08	2.71	75	3.14	2.72	76
Less: Provision for credit losses .....	-0.14	-0.09	35	0.24	0.51	17	0.08	0.15	33	0.13	0.14	55	0.06	0.16	22
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	23	0	0.02	17	0	0.01	35	0	0	50	0	0.01	42
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	42	0	0	45	0.01	0	88
Equals: Pretax net operating income (tax equivalent) .....	1.10	1.66	10	1.33	1.04	71	1.38	1.56	32	1.37	1.57	31	1.27	1.43	32
Less: Applicable income taxes (tax equivalent) .....	0.23	0.38	13	0.27	0.23	62	0.27	0.36	24	0.26	0.33	26	0.50	0.55	40
Less: Minority interest .....	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income .....	0.86	1.26	12	1.05	0.81	72	1.11	1.19	37	1.11	1.24	33	0.77	0.89	34
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income .....	0.86	1.26	12	1.05	0.82	71	1.11	1.19	37	1.11	1.24	34	0.77	0.90	33
Memo: Net income (last four quarters) .....	0.86	1.26	12	1.05	0.82	71	1.11	1.19	37	1.11	1.24	34	0.77	0.91	33
Net income—BHC and noncontrolling (minority) interest .....	0.86	1.27	10	1.05	0.83	71	1.11	1.20	37	1.11	1.25	34	0.77	0.91	33
Margin Analysis	91.43	93.08	28	90.54	92.32	27	89.99	91.05	36	90.54	91.48	36	89.49	91.61	28
Average earning assets / Average assets .....	61.24	61.99	54	62.69	64.06	45	64.88	65.57	46	65.65	65.56	51	65.18	65.75	49
Average interest-bearing funds / Average assets .....	2.91	3.06	37	3.49	3.55	41	4.31	4.41	44	4.09	4.24	41	3.83	3.80	52
Interest income (tax equivalent) / Average earning assets .....	0.15	0.25	30	0.30	0.52	20	0.69	1.08	20	0.54	0.86	22	0.34	0.60	23
Interest expense / Average earning assets .....	2.76	2.80	42	3.18	3.01	53	3.62	3.33	61	3.54	3.38	52	3.48	3.19	64
Net interest income (tax equivalent) / Average earning assets .....	3.84	4.01	41	4.03	4.27	38	4.91	5.09	44	4.73	4.95	41	4.43	4.52	54
Margin Analysis	0.13	0.14	25	0.19	0.27	29	2.47	2.04	75	1.70	1.64	56	1	1.05	44
Average earning assets / Average assets .....	0	0.25	19	0.45	0.68	46	2.51	2.44	65	1.96	2.17	42	1.49	1.41	69
Average interest-bearing funds / Average assets .....	0	0.45	26	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17
Interest income (tax equivalent) / Average earning assets .....	2.84	3.04	33	3.40	3.51	37	4.20	4.36	38	3.98	4.20	36	3.68	3.73	46
Margin Analysis	1.31	1.77	14	2.04	2.25	30	2.29	2.76	12	2.30	2.68	21	2.33	2.47	42
Average earning assets / Average assets .....	0.66	1.14	20	1.98	1.75	64	2.24	2.32	51	1.64	2.05	18	1.87	1.62	72
Average interest-bearing funds / Average assets .....	1.24	1.57	21	1.95	2.05	35	2.28	2.61	13	2.28	2.50	23	2.25	2.23	58
Interest income (tax equivalent) / Average earning assets .....	4.45	2.81	86	4.48	3.24	85	4.34	4.06	74	4.39	4.20	76	4.63	3.66	77
Margin Analysis	0.17	0.21	45	0.40	0.53	40	0.93	1.10	39	0.67	0.81	39	0.32	0.49	28
Average earning assets / Average assets .....	0.40	0.66	22	1.21	1.42	27	1.94	1.96	44	1.46	1.44	49			
Average interest-bearing funds / Average assets .....	0.31	0.62	14	0.86	1.36	11	1.22	1.82	15	0.83	1.29	19			
Interest income (tax equivalent) / Average earning assets .....	0.15	0.15	61	0.31	0.36	46	0.82	0.93	43	0.59	0.67	47			
Margin Analysis	0.14				0.42			1.19			0.97			0.51	
Margin Analysis	0.13	0.17	60	0.50	0.62	55	1.28	1.86	33	1.45	1.51	46	0.81	0.94	47
Average earning assets / Average assets .....	0.78	1.27	33	1.02	1.50	30	1.37	2.38	7	1.65	2.28	13	1.07	1.77	12
Average interest-bearing funds / Average assets .....	0.23	0.37	28	0.44	0.74	18	0.96	1.49	22	0.75	1.19	19	0.47	0.82	20

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	219,109	273,704	184,210	183,837	183,174
Fiduciary activities income .....	20,899	19,672	19,811	19,358	20,147
Service charges on deposit accounts - domestic .....	35,585	34,426	45,143	45,974	46,344
Trading revenue.....	-7,107	37,513	13,190	-3,118	1,478
Investment banking fees and commissions.....	14,290	11,954	10,868	10,980	10,194
Insurance activities revenue.....	48,511	45,176	42,396	40,481	38,168
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	18,200	-19,451	-10,345	17,508	9,536
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	68,466	94,818	25,709	20,504	17,938
Other non-interest income.....	20,265	49,596	37,438	32,150	39,369
Total overhead expenses .....	486,495	474,346	426,167	414,416	429,969
Personnel expense.....	284,158	272,257	247,717	238,033	252,631
Net occupancy expense.....	51,380	49,766	49,882	51,533	50,220
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	2,317	3,053	4,116	5,249	6,170
Other operating expenses.....	148,640	149,270	124,452	119,601	120,948
Fee income on mutual funds and annuities.....	5,116	4,666	4,665	5,045	4,853
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	2,692	2,797	2,844	2,856	2,893
Average personnel expense per employee.....	105.56	97.34	87.10	83.34	87.32
Average assets per employee.....	6,335.75	5,441.61	4,746.70	4,717.78	4,740.35

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	2.33	2.17	54	1.70	2.02	50	2.53	2.72	53	2.74	3.08	51	2.65	2.85
Overhead expenses / Net Interest Income + non-interest income .....	76.32	59.28	95	67.74	62.28	75	69.77	61.29	81	68.70	60.88	80	72.63	63.61
<b>Percent of Average Assets</b>														
Total overhead expense .....	2.85	2.17	85	3.12	2.57	77	3.16	2.69	75	3.08	2.71	75	3.14	2.72
Personnel expense.....	1.67	1.21	90	1.79	1.30	89	1.83	1.41	84	1.77	1.44	80	1.84	1.42
Net occupancy expense.....	0.30	0.23	79	0.33	0.26	77	0.37	0.28	82	0.38	0.28	84	0.37	0.29
Other operating expenses.....	0.89	0.72	80	1	0.94	72	0.95	0.97	62	0.93	0.97	57	0.93	1
Overhead less non-interest income .....	1.57	1.10	88	1.32	1.25	51	1.79	1.32	81	1.71	1.38	69	1.80	1.34
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	74.94	58.83	94	66.60	61.82	72	68.33	60.64	80	67.27	60.37	78	70.43	62.73
Personnel expense.....	43.77	32.93	94	38.22	32.36	85	39.72	32.39	86	38.64	32.51	83	41.38	32.93
Net occupancy expense.....	7.91	6.23	76	6.99	6.58	58	8	6.52	76	8.36	6.48	82	8.23	6.70
Other operating expenses.....	23.25	19.18	78	21.39	22.28	62	20.61	21.20	55	20.27	20.90	49	20.82	22.41
Total non-interest income .....	33.75	27.67	67	38.43	28.83	75	29.54	29.23	62	29.84	28.50	63	30	31.08
Fiduciary activities income .....	3.22	2.20	68	2.76	2.09	67	3.18	1.97	71	3.14	2.14	69	3.30	2.38
Service charges on domestic deposit accounts .....	5.48	3.27	84	4.83	3.27	79	7.24	3.88	91	7.46	4.15	90	7.59	4.28
Trading revenue.....	-1.09	0.62	2	5.27	1.28	87	2.11	1.18	81	-0.51	0.85	5	0.24	0.90
Investment banking fees and commissions.....	2.20	2.58	63	1.68	2.46	54	1.74	3.54	50	1.78	3.42	51	1.67	3.62
Insurance activities revenue.....	7.47	0.36	97	6.34	0.41	96	6.80	0.47	94	6.57	0.47	94	6.25	0.55
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01
Net servicing fees .....	2.80	0.60	91	-2.73	0.01	4	-1.66	0.28	2	2.84	0.65	91	1.56	0.60
Net securitization income .....	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	10.55	3.30	90	13.31	3.92	90	4.12	1.86	83	3.33	1.61	79	2.94	1.67
Other non-interest income.....	3.12	9.27	8	6.96	9.65	40	6	10.04	26	5.22	9.86	19	6.45	10.77
Overhead less non-interest income .....	41.19	30.52	81	28.17	31.93	36	38.80	31.06	72	37.43	31.46	64	40.42	31.19
Applicable income taxes / Pretax net operating income (tax equivalent).....	14.99	21.18	7	14.75	18.63	21	12.50	20.56	5	12.06	19.04	11	27.98	32.99
Applicable income tax + TE / Pretax net operating income + TE .....	21.24	22.67	23	20.70	21.18	37	19.40	23.23	15	18.99	21.56	22	39.34	37.95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans .....	7,265,608	7,272,112	6,509,223	5,885,293	5,772,003	-0.09	38.84
Commercial and industrial loans .....	1,446,692	1,881,170	1,482,931	1,553,981	1,601,851	-23.10	-7.57
Loans to individuals .....	159,472	161,174	176,258	183,804	174,519	-1.06	-8.31
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0		
Agricultural loans .....	31,684	28,717	35,382	42,861	36,629	10.33	-5.98
Other loans and leases .....	1,653,415	1,538,436	1,430,782	1,430,660	1,426,994	7.47	27.82
Less: Unearned income .....	0	0	0	0	0		
Loans and leases, net of unearned income .....	10,556,871	10,881,609	9,634,576	9,096,599	9,011,996	-2.98	27.20
Less: Allowance for loan and lease losses .....	99,457	117,306	85,092	80,521	80,812	-15.22	20.32
Net loans and leases .....	10,457,414	10,764,303	9,549,484	9,016,078	8,931,184	-2.85	27.27
Debt securities that reprice or mature in over 1 year .....	3,577,071	2,509,046	2,312,808	2,696,811	3,263,441	42.57	2.75
Mutual funds and equity securities .....	0	0	0	0	0		
Subtotal .....	14,034,485	13,273,349	11,862,292	11,712,889	12,194,625	5.73	19.97
Interest-bearing bank balances .....	2,069,043	1,722,623	135,348	146,189	124,179	20.11	1386.25
Federal funds sold and reverse repos .....	0	50	0	830	615	-100.00	-100.00
Debt securities that reprice or mature within 1 year .....	4,343	20,841	27,695	24,645	31,680	-79.16	-87.20
Trading assets .....	22,908	38,119	16,453	11,118	1,701	-39.90	
Total earning assets .....	16,130,779	15,054,982	12,041,788	11,895,671	12,352,800	7.15	35.88
Non-interest-bearing cash and due from depository institutions .....	197,786	229,881	223,568	203,372	211,589	-13.96	4.93
Premises, fixed assets, and leases .....	205,644	194,278	189,791	178,668	179,339	5.85	11.17
Other real estate owned .....	4,557	11,651	29,248	34,668	43,228	-60.89	-92.66
Investment in unconsolidated subsidiaries .....	1,856	1,856	1,856	1,856	1,856	0.00	0.00
Intangible and other assets .....	1,055,014	1,059,192	1,011,626	972,225	1,009,141	-0.39	1.13
Total assets .....	17,595,636	16,551,840	13,497,877	13,286,460	13,797,953	6.31	31.78
Quarterly average assets .....	17,369,876	15,946,901	13,466,233	13,347,933	13,851,564	8.92	31.71
Average loans and leases (YTD) .....	10,730,259	10,640,332	9,389,482	8,976,593	8,695,456	0.85	35.43
<b>Memoranda</b>							
Loans held-for-sale .....	275,706	446,951	226,347	153,799	180,512	-38.31	56.72
Loans not held-for-sale .....	10,281,165	10,434,658	9,408,229	8,942,800	8,831,484	-1.47	26.56
Real estate loans secured by 1–4 family .....	2,253,699	2,188,084	2,099,785	2,001,848	1,917,574	3.00	18.27
Commercial real estate loans .....	4,935,021	5,002,036	4,328,893	3,805,275	3,772,275	-1.34	52.29
Construction and land development .....	1,308,781	1,309,039	1,167,561	1,062,479	1,011,210	-0.02	53.56
Multifamily .....	649,155	983,972	647,881	473,903	452,548	-34.03	159.30
Nonfarm nonresidential .....	2,977,085	2,709,025	2,513,451	2,268,893	2,308,517	9.90	39.25
Real estate loans secured by farmland .....	76,888	81,992	80,545	78,170	82,154	-6.22	-11.43
Total investment securities .....	3,581,414	2,529,887	2,340,503	2,721,456	3,295,121	41.56	1.88
U.S. Treasury securities .....	344,640	0	0	0	0		
US agency securities (excluding mortgage-backed securities) .....	13,727	18,041	26,109	34,072	48,977	-23.91	-77.00
Municipal securities .....	13,041	32,419	57,246	86,459	125,267	-59.77	-91.93
Mortgage-backed securities .....	3,210,006	2,479,427	2,257,148	2,600,925	3,120,877	29.47	-2.55
Asset-backed securities .....	0	0	0	0	0		
Other debt securities .....	0	0	0	0	0		
Mutual funds and equity securities .....	0	0	0	0	0		
Available-for-sale securities .....	3,238,877	1,991,815	1,602,404	1,811,813	2,238,635	62.61	37.43
U.S. Treasury securities .....	344,640	0	0	0	0		
US agency securities (excluding mortgage-backed securities) .....	13,727	18,041	22,328	30,336	45,285	-23.91	-75.50
Municipal securities .....	5,713	5,835	25,465	50,676	79,228	-2.09	-95.05
Mortgage-backed securities .....	2,874,797	1,967,939	1,554,611	1,730,801	2,114,122	46.08	31.55
Asset-backed securities .....	0	0	0	0	0		
Other debt securities .....	0	0	0	0	0		
Mutual funds and equity securities .....	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation) .....	10,974	25,043	8,103	-19,910	-10,239	-56.18	
Available-for-sale securities appreciation (depreciation) .....	-17,413	32,042	1,420	-42,716	-23,495		
Structured notes, fair value .....	0	0	0	0	0		
Pledged securities .....	2,830,567	1,964,244	1,769,994	2,143,511	1,834,417	44.10	41.60

## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits .....	4,771,065	4,349,010	2,891,215	2,937,594	2,978,074	9.70	60.47
NOW, ATS and transaction accounts .....	1,493,193	969,779	809,252	600,473	697,969	53.97	365.89
Time deposits less brokered deposits < \$250K .....	1,004,928	1,149,712	1,325,998	1,457,474	1,377,526	-12.59	
MMDA and other savings accounts .....	7,624,445	7,324,078	5,907,171	5,938,445	5,143,029	4.10	48.30
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	14,893,631	13,792,579	10,933,636	10,933,986	10,196,598	7.98	59.47
Time deposits of \$250K or more .....	163,966	228,090	285,704	406,568	342,268	-28.11	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	238,577	164,519	256,020	50,471	469,827	45.01	-55.80
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	84,527	141,785	57,416	61,564	948,224	-40.38	-88.64
Other borrowings w/remaining maturity over 1 year .....	6,498	26,467	27,980	18,321	23,771	-75.45	-97.65
Brokered deposits < \$250K .....	29,563	28,095	26,217	23,857	38,646	5.23	
Noncore funding .....	523,131	588,956	653,337	560,781	1,822,736	-11.18	-77.03
Trading liabilities .....	4,558	1,979	5,537	2,434	3,524	130.32	163.47
Subordinated notes and debentures + trust preferred securities .....	184,898	184,777	61,856	61,856	61,856	0.07	198.92
Other liabilities .....	248,107	242,432	182,809	135,950	141,538	2.34	63.35
Total liabilities .....	15,854,325	14,810,723	11,837,175	11,695,007	12,226,252	7.05	33.99
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	12,845	13,215	13,376	13,717	14,115	-2.80	-8.84
Common surplus .....	175,913	233,120	256,400	309,545	369,124	-24.54	-52.01
Retained earnings .....	1,585,113	1,495,833	1,414,526	1,323,870	1,236,710	5.97	33.73
Accumulated other comprehensive income .....	-32,560	-1,051	-23,600	-55,679	-48,248		
Other equity capital components .....	0	0	0	0	0	0	
Total holding company equity capital .....	1,741,311	1,741,117	1,660,702	1,591,453	1,571,701	0.01	14.54
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	
Total equity capital, including minority interest .....	1,741,311	1,741,117	1,660,702	1,591,453	1,571,701	0.01	14.54
Total liabilities and capital .....	17,595,636	16,551,840	13,497,877	13,286,460	13,797,953	6.31	31.78
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,771,065	4,349,010	2,891,215	2,937,594	2,978,074	9.70	60.47
Interest-bearing deposits .....	10,316,095	9,699,754	8,354,342	8,426,817	7,599,438	6.35	45.65
Total deposits .....	15,087,160	14,048,764	11,245,557	11,364,411	10,577,512	7.39	50.03
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,741,117	1,660,702	1,591,453	1,571,701	1,520,208		
Accounting restatements .....	0	-19,949	0	0	0		
Net income .....	147,365	160,025	150,460	149,584	105,630		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	-57,577	-23,441	-53,486	-59,977	2,585		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	58,085	58,769	59,804	62,425	62,795		
Change in other comprehensive income .....	-31,509	22,549	32,079	-7,430	6,073		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,741,311	1,741,117	1,660,702	1,591,453	1,571,701		

## Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	41.29	36.25	58	43.94	36.22	64	48.22	37.78	66	44.30	37.19	57	41.83	35.54	55
Commercial and industrial loans .....	8.22	10.76	41	11.37	13.52	38	10.99	12.02	49	11.70	12.85	47	11.61	12.62	49
Loans to individuals .....	0.91	3.36	43	0.97	3.40	42	1.31	4.20	42	1.38	4.31	40	1.26	4.47	40
Loans to depository institutions and acceptances of other banks .....	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans.....	0.18	0.18	69	0.17	0.19	69	0.26	0.24	74	0.32	0.30	73	0.27	0.21	74
Other loans and leases.....	9.40	4.47	84	9.29	4.63	80	10.60	5.01	88	10.77	5	88	10.34	5.10	88
Net loans and leases.....	59.43	58.67	53	65.03	61.58	54	70.75	63.77	63	67.86	63.98	50	64.73	62.73	42
Debt securities over 1 year.....	20.33	19.46	55	15.16	15.55	51	17.13	14.60	63	20.30	14.63	77	23.65	14.83	87
Mutual funds and equity securities .....	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12	0	0.06	11
Subtotal .....	79.76	79.22	41	80.19	78.16	47	87.88	79.65	79	88.16	79.97	82	88.38	79.31	83
Interest-bearing bank balances .....	11.76	8.50	72	10.41	7.51	72	1	3.06	26	1.10	3.04	31	0.90	3.46	23
Federal funds sold and reverse repos .....	0	0.54	28	0	0.82	55	0	1.57	25	0.01	1.66	56	0	1.81	51
Debt securities 1 year or less .....	0.02	1.56	2	0.13	1.68	11	0.21	1.91	16	0.19	1.96	15	0.23	1.86	18
Trading assets .....	0.13	0.49	54	0.23	1.01	44	0.12	1.19	42	0.08	1.33	46	0.01	1.34	33
Total earning assets.....	91.67	91.77	48	90.96	91.05	47	89.21	89.53	45	89.53	89.74	46	89.53	89.84	44
Non-interest cash and due from depository institutions.....	1.12	0.82	77	1.39	1.07	78	1.66	1.14	84	1.53	1.21	75	1.53	1.22	72
Other real estate owned.....	0.03	0.01	84	0.07	0.02	88	0.22	0.03	96	0.26	0.04	95	0.31	0.05	97
All other assets.....	7.20	7.35	49	7.65	7.82	46	9.13	9.27	50	8.94	8.98	50	8.94	8.86	52
<b>Memoranda</b>															
Short-term investments .....	11.78	11.47	58	10.53	11.17	54	1.21	7.63	11	1.29	7.80	12	1.13	8.69	6
U.S. Treasury securities.....	1.96	1.47	71	0	0.84	17	0	1.03	11	0	1.04	14	0	1.02	12
US agency securities (excluding mortgage-backed securities) .....	0.08	0.82	35	0.11	0.63	38	0.19	0.54	47	0.26	0.69	53	0.35	0.75	55
Municipal securities .....	0.07	1.73	24	0.20	1.69	27	0.42	1.34	37	0.65	1.62	42	0.91	1.60	49
Mortgage-backed securities .....	18.24	14.14	70	14.98	11.75	68	16.72	11.44	79	19.58	11.13	89	22.62	11.06	91
Asset-backed securities .....	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities .....	0	0.53	8	0	0.42	10	0	0.39	9	0	0.41	9	0	0.38	10
Loans held-for-sale.....	1.57	0.55	85	2.70	0.52	93	1.68	0.39	90	1.16	0.30	91	1.31	0.33	89
Loans held for investment .....	58.43	58.06	50	63.04	61.72	44	69.70	63.50	57	67.31	63.93	47	64.01	62.63	39
Real estate loans secured by 1–4 family .....	12.81	11.46	60	13.22	11.91	56	15.56	13.29	60	15.07	13.46	57	13.90	13.44	53
Revolving .....	2	1.42	64	2.13	1.66	62	2.88	2.07	66	2.96	2.27	66	2.99	2.40	67
Closed-end, secured by first liens .....	10.74	9.67	64	10.99	9.81	58	12.53	10.69	61	11.96	10.57	57	10.76	10.35	52
Closed-end, secured by junior liens .....	0.08	0.17	40	0.10	0.22	40	0.15	0.28	43	0.15	0.31	39	0.14	0.34	35
Commercial real estate loans .....	28.05	22.69	64	30.22	22.22	66	32.07	22.23	70	28.64	21.58	62	27.34	19.88	61
Construction and land development .....	7.44	3.34	88	7.91	3.40	89	8.65	3.44	91	8	3.51	89	7.33	3.25	89
Multifamily.....	3.69	3.57	61	5.94	3.12	85	4.80	3.01	77	3.57	2.72	72	3.28	2.54	75
Nonfarm nonresidential .....	16.92	14.57	61	16.37	14.72	53	18.62	14.69	61	17.08	14.44	57	16.73	13.30	63
Real estate loans secured by farmland.....	0.44	0.30	70	0.50	0.33	72	0.60	0.36	76	0.59	0.41	74	0.60	0.32	77

## Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Loan Mix, Percent of Gross Loans and Leases</b>														
Real estate loans .....	68.82	61.05	56	66.83	57.15	64	67.56	57.46	58	64.70	56.49	52	64.05	54.84	53
Real estate loans secured by 1–4 family.....	21.35	19.86	53	20.11	19.43	50	21.79	20.75	54	22.01	21.10	51	21.28	21.45	47
Revolving .....	3.33	2.43	64	3.24	2.64	59	4.03	3.15	62	4.32	3.50	62	4.59	3.77	61
Closed-end.....	18.02	17.24	57	16.87	16.59	51	17.76	17.39	54	17.68	17.39	52	16.69	17.41	49
Commercial real estate loans .....	46.75	37.86	60	45.97	34.63	67	44.93	33.52	66	41.83	32.14	63	41.86	29.99	67
Construction and land development.....	12.40	5.65	87	12.03	5.26	90	12.12	5.09	91	11.68	5.20	89	11.22	4.90	89
1–4 family.....	2.77	1.18	83	2.26	0.93	80	2.62	0.94	85	2.46	1.02	81	2.14	0.89	80
Other.....	9.62	4.40	92	9.77	4.19	93	9.50	4.02	92	9.22	4.05	91	9.08	3.90	92
Multifamily.....	6.15	5.78	63	9.04	4.96	85	6.72	4.69	75	5.21	4.10	69	5.02	3.84	74
Nonfarm nonresidential .....	28.20	24.56	57	24.90	22.93	51	26.09	22.15	56	24.94	21.40	57	25.62	20.03	60
Owner-occupied.....	11.42	8.29	69	10.91	7.68	70	11.14	7.72	74	9.58	8.03	61	10.03	7.58	65
Other.....	16.78	15.94	54	13.98	14.95	45	14.95	14.34	52	15.36	13.38	54	15.58	12.45	59
Real estate loans secured by farmland.....	0.73	0.54	68	0.75	0.54	72	0.84	0.55	75	0.86	0.63	73	0.91	0.51	77
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans .....	13.70	18.86	35	17.29	22.17	34	15.39	19.53	40	17.08	20.32	42	17.77	20.53	45
Loans to individuals .....	1.51	6.24	41	1.48	6.13	40	1.83	7.13	39	2.02	7.36	38	1.94	7.61	38
Credit card loans .....	0.30	0.53	70	0.29	0.65	68	0.38	0.81	65	0.41	1.02	65	0.42	1.12	59
Agricultural loans.....	0.30	0.34	68	0.26	0.32	70	0.37	0.37	73	0.47	0.46	73	0.41	0.33	74
Other loans and leases.....	15.66	8.75	77	14.14	9.09	72	14.85	9.85	73	15.73	9.66	79	15.83	10.32	76
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	466.14	391.81	64	471.62	381.27	67	446.52	391.26	52	416.79	379.80	52	417.04	366.85	57
Real estate loans secured by 1–4 family.....	144.59	126.06	64	141.90	125.03	58	144.04	138.18	54	141.77	137.84	50	138.55	138.55	49
Revolving .....	22.53	15.44	66	22.85	17.42	64	26.63	21.26	62	27.84	23.33	61	29.86	25.05	64
Closed-end.....	122.06	108.85	63	119.06	106.14	57	117.41	115.20	52	113.93	112.79	54	108.69	111.69	50
Commercial real estate loans .....	316.61	245.88	66	324.40	234.65	71	296.96	229.44	58	269.48	219.72	56	272.55	204.45	62
Construction and land development.....	83.97	35.95	90	84.89	35.62	89	80.09	34.95	88	75.24	35.36	86	73.06	32.91	88
1–4 family.....	18.79	7.42	85	15.93	6.34	81	17.29	6.61	84	15.82	7.04	77	13.97	6.16	78
Other.....	65.18	28.11	93	68.97	28.16	93	62.80	27.32	88	59.42	27.26	89	59.10	26.01	92
Multifamily.....	41.65	38.66	67	63.81	32.74	87	44.44	31.04	78	33.56	27.85	72	32.70	25.95	72
Nonfarm nonresidential .....	191	158.05	62	175.69	155.06	55	172.42	152.10	56	160.68	147.22	53	166.79	137.03	62
Owner-occupied.....	77.33	52.99	73	77.02	52.37	73	73.62	53.07	69	61.72	54.89	59	65.33	51.62	64
Other.....	113.67	102.54	56	98.67	100.54	48	98.80	97.41	51	98.96	91.80	56	101.47	84.09	62
Real estate loans secured by farmland.....	4.93	3.22	70	5.32	3.44	72	5.53	3.60	73	5.54	4.02	73	5.94	3.31	77
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans .....	92.81	114.45	44	122	139.91	42	101.73	122.02	44	110.05	128.82	47	115.74	126.55	49
Loans to individuals .....	10.23	34.55	45	10.45	37.47	42	12.09	43.51	38	13.02	42.67	39	12.61	44.83	38
Credit card loans .....	2.03	2.77	71	2.07	3.30	69	2.51	4.34	67	2.64	5.31	67	2.76	5.73	62
Agricultural loans.....	2.03	1.86	70	1.86	1.88	71	2.43	2.18	73	3.04	2.72	73	2.65	1.88	75
Other loans and leases.....	106.08	51.06	82	99.77	49.54	81	98.15	52.44	81	101.32	51.79	85	103.10	52.78	87
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	35.38	30.07	59	35.21	27.32	68	34.24	26.45	64	32.84	24.79	64	32.38	23.09	70
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	239.62	195.33	64	248.49	183.76	69	226.32	178.57	63	211.54	167.93	61	210.85	156.17	64
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	316.95	252.85	66	325.51	240.85	71	299.94	236.10	58	273.26	225.98	56	276.17	210.40	62

## Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	11.78	11.47	58	10.53	11.17	54	1.21	7.63	11	1.29	7.80	12	1.13	8.69	6
Liquid assets .....	33.29	29.03	62	27.12	26.22	58	19.70	22.44	52	22.55	22.72	65	25.42	24.04	68
Investment securities .....	20.35	21.63	48	15.28	17.85	40	17.34	16.99	54	20.48	17.27	68	23.88	17.35	77
Net loans and leases .....	59.43	58.67	53	65.03	61.58	54	70.75	63.77	63	67.86	63.98	50	64.73	62.73	42
Net loans, leases and standby letters of credit .....	61.08	59.49	54	65.72	62.48	55	71.53	64.84	62	68.61	65.07	51	65.48	63.89	39
Core deposits .....	84.64	75.71	90	83.33	70.67	95	81	63.09	95	82.29	62.13	95	73.90	61.26	72
Noncore funding .....	2.97	10.30	16	3.56	14.13	10	4.84	19.36	9	4.22	21.34	4	13.21	22.32	30
Time deposits of \$250K or more .....	0.93	1.58	32	1.38	2.11	37	2.12	2.94	42	3.06	2.89	58	2.48	2.57	55
Foreign deposits .....	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos .....	1.36	1.23	68	0.99	1.47	51	1.90	1.94	65	0.38	1.97	30	3.41	2.23	76
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold) .....	1.36	0.54	77	0.99	0.54	63	1.90	0.48	80	0.37	0.54	42	3.40	0.73	90
Commercial paper .....	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0.48	1	51	0.86	1.24	53	0.43	3.01	22	0.46	3.67	17	6.87	3.96	79
Earning assets that reprice within 1 year .....	36.90	37.37	50	38.79	39.38	46	35.21	39.29	34	28.64	40.29	19	28.02	41.61	16
Interest-bearing liabilities that reprice within 1 year .....	5.59	6.39	60	6.96	8.20	55	10.07	10.19	64	11.13	10.01	66	9.83	8.46	66
Long-term debt that reprices within 1 year .....	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year .....	31.31	29.65	55	31.82	29.11	53	25.14	26.63	41	17.51	27.38	30	18.19	29.77	22
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-11.04	-2.33	21	-8.69	3.20	14	4.12	14.45	20	3.31	16.62	13	13.62	17.03	43
Net short-term noncore funding dependence .....	-11.29	-7.71	32	-9.14	-4.76	28	3.58	3.38	41	2.65	4.66	30	12.98	4.83	69
Short-term investment / Short-term noncore funding .....	242.77	273.46	76	329.58	184.19	81	27.72	77.77	37	35.53	66.46	47	8.97	74.86	5
Liquid assets - short-term noncore funding / Nonliquid assets .....	45.75	36.68	67	32.82	28.18	62	19.10	16.97	61	24.43	16.04	77	17.13	18.16	55
Net loans and leases / Total deposits .....	69.31	72.79	43	76.62	79.43	40	84.92	90.31	33	79.34	90.08	22	84.44	90.14	35
Net loans and leases / Core deposits .....	70.21	78.25	38	78.04	88.34	31	87.34	103.93	27	82.46	105	15	87.59	105.65	25
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.74	0.12	76	1.72	1.57	61	0.59	0.72	53	-1.50	-0.82	22	-0.79	-0.31	23
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-1.17	-0.25	22	2.20	4.31	22	0.10	1.36	18	-3.21	-1.98	16	-1.80	-0.77	21
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.02			0.02			0			-0.05			-0.08	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	9.56	14.28	49	21.27	11.38	71	31.54	12.67	80	33.42	16.19	77	32.06	15.76	74
Available-for-sale securities .....	90.44	83.77	51	78.73	87.23	28	68.46	85.40	19	66.58	81.88	23	67.94	84.24	25
U.S. Treasury securities .....	9.62	6.70	72	0	4.72	16	0	6.15	11	0	6.99	14	0	6.96	12
US agency securities (excluding mortgage-backed securities) .....	0.38	4.12	32	0.71	4.01	37	1.12	3.49	48	1.25	4.02	50	1.49	4.42	51
Municipal securities .....	0.36	8.22	22	1.28	9.83	27	2.45	7.75	37	3.18	9.16	39	3.80	9.31	42
Mortgage-backed securities .....	89.63	66.54	86	98.01	66.64	96	96.44	67.43	93	95.57	65.45	94	94.71	65.34	91
Asset-backed securities .....	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities .....	0	3.08	8	0	3.01	9	0	2.94	9	0	2.79	9	0	2.57	9
Mutual funds and equity securities .....	0	0.29	13	0	0.35	13	0	0.40	13	0	0.42	11	0	0.51	10
Debt securities 1 year or less .....	0.12	7.78	2	0.82	10.55	10	1.18	11.86	8	0.91	11.91	9	0.96	11.79	10
Debt securities 1 to 5 years .....	6.84	18.25	25	0.35	17.03	3	1.37	17.94	12	2.30	19.18	16	3	18.80	16
Debt securities over 5 years .....	93.04	71.11	90	98.82	69.86	97	97.44	66.02	96	96.80	64.73	96	96.04	64.73	95
Pledged securities .....	79.03	32.26	95	77.64	35.67	93	75.62	30.57	96	78.76	33.30	95	55.67	34.58	75
Structured notes, fair value .....	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	18.92	27.98	52	969.36	183.32	95	-5.02	26.69	30	9.71	6.77	58	-9.89	19.19	26
Investment securities .....	41.56	31.36	67	8.09	23.62	28	-14	11.75	4	-17.41	9.42	5	-6.26	8.45	13
Core deposits .....	7.98	16.94	17	26.15	26.88	52	0	11.23	7	7.23	7.29	58	9.18	12.19	53
Noncore funding .....	-11.18	-14.79	58	-9.85	-12.18	52	16.50	6.59	73	-69.23	10.67	0	-19.96	5.59	20

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec) .....	5,237,564	4,866,507	4,349,323	3,917,925	3,172,259
Commit: Secured commercial real estate loans .....	2,589,247	2,284,705	1,980,966	1,674,351	1,173,906
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	333,563	321,215	329,046	320,743	296,752
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	289,970	113,774	105,226	100,180	104,055
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	173,474	172,008	79,316	38,979	37,101
Credit derivatives - notional amount (holding company as beneficiary) .....	52,020	41,072	37,553	23,053	13,670
Credit derivative contracts w/ purchased credit protection-investment grade .....	225,494	213,080	116,869	62,032	50,771
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	435,500	521,500	453,500	300,017	344,071
Written options contracts (interest rate) .....	349,849	547,176	343,897	204,060	244,585
Purchased options contracts (interest rate) .....	85,000	64,000	122,500	50,000	64,000
Interest rate swaps .....	1,224,950	1,124,620	893,110	535,767	411,927
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	29.77	22.78	76	29.40	22.01	78	32.22	23.52	79	29.49	24.05	71	22.99	24.03	55
Standby letters of credit .....	1.65	0.65	88	0.69	0.71	65	0.78	0.84	58	0.75	0.92	54	0.75	0.96	55
Commercial and similar letters of credit .....	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14
Securities lent .....	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.99	0.24	86	1.04	0.35	86	0.59	0.42	73	0.29	0.52	73	0.27	0.30	73
Credit derivatives - notional amount (holding company as beneficiary) .....	0.30	0.18	74	0.25	0.30	72	0.28	0.52	74	0.17	0.75	73	0.10	0.55	67
Credit derivative contracts w/ purchased credit protection-investment grade .....	1.28	0.18	90	1.29	0.25	89	0.87	0.30	84	0.47	0.52	84	0.37	0.19	87
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts .....	11.91	46.30	41	13.64	48.62	35	13.43	68.47	35	8.20	65.81	30	7.72	75.35	28
Interest rate contracts .....	11.91	32.46	44	13.64	34.36	37	13.43	47.31	38	8.20	43.84	32	7.72	53.66	31
Interest rate futures and forward contracts .....	2.48	3.25	77	3.15	6.21	73	3.36	10.67	76	2.26	11.40	74	2.49	13.82	73
Written options contracts (interest rate) .....	1.99	1.41	77	3.31	2.18	80	2.55	2.47	80	1.54	2.16	70	1.77	2.60	73
Purchased options contracts (interest rate) .....	0.48	1.31	65	0.39	1.46	62	0.91	2.65	66	0.38	2.32	60	0.46	2.37	56
Interest rate swaps .....	6.96	20.49	34	6.79	20.83	28	6.62	28.86	26	4.03	26.74	21	2.99	25.60	17
Foreign exchange contracts .....	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts .....	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps .....	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts .....	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other) .....	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other) .....	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps .....	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	48.81	44.98	67	45.74	42.82	71	46.32	45.53	71	43.65	44.93	65	36.48	46.60	49

**Derivative Instruments**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts .....	2,095,299	2,257,296	1,813,007	1,089,844	1,064,583
Interest rate contracts .....	2,095,299	2,257,296	1,813,007	1,089,844	1,064,583
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	435,500	521,500	453,500	300,017	344,071
Written options .....	349,849	547,176	343,897	204,060	244,585
Exchange-traded .....	125,000	118,500	197,000	100,000	123,000
Over-the-counter .....	224,849	428,676	146,897	104,060	121,585
Purchased options .....	85,000	64,000	122,500	50,000	64,000
Exchange-traded .....	85,000	64,000	122,500	50,000	64,000
Over-the-counter .....	0	0	0	0	0
Swaps .....	1,224,950	1,124,620	893,110	535,767	411,927
Held for trading .....	1,634,450	1,451,120	1,457,110	853,767	760,927
Interest rate contracts .....	1,634,450	1,451,120	1,457,110	853,767	760,927
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	460,849	806,176	355,897	236,077	303,656
Interest rate contracts .....	460,849	806,176	355,897	236,077	303,656
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,771,444	1,779,199	1,341,479	779,817	708,768
One year or less .....	520,571	523,035	358,537	268,330	256,560
Over 1 year to 5 years .....	390,157	426,281	428,035	282,166	313,440
Over 5 years .....	860,716	829,883	554,907	229,321	138,768
Gross negative fair value (absolute value) .....	4,918	5,124	6,072	4,207	3,882
Gross positive fair value .....	25,047	47,679	17,941	12,305	2,722
Held for trading .....	22,908	38,119	16,453	11,118	1,701
Non-traded .....	2,139	9,560	1,488	1,187	1,021
Current credit exposure on risk-based capital derivative contracts .....	25,046	47,679	17,941	12,305	2,722
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84
Foreign exchange contracts .....	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts .....	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards .....	20.78	11.16	76	23.10	14.05	72	25.01	13.49	76	27.53	12.78	80	32.32	13.23	84
Written options .....	16.70	6.28	84	24.24	8.18	85	18.97	5.91	90	18.72	6.60	88	22.97	6.68	87
Exchange-traded .....	5.97	0.12	97	5.25	0.14	96	10.87	0.15	97	9.18	0.23	96	11.55	0.27	95
Over-the-counter .....	10.73	5.96	76	18.99	7.73	83	8.10	5.10	75	9.55	5.49	75	11.42	5.27	82
Purchased options .....	4.06	3.27	67	2.84	3.42	63	6.76	4.42	71	4.59	4.19	63	6.01	4.73	71
Exchange-traded .....	4.06	0.12	96	2.84	0.15	95	6.76	0.28	95	4.59	0.32	95	6.01	0.33	94
Over-the-counter .....	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17
Swaps .....	58.46	74.26	24	49.82	68.76	25	49.26	69.75	24	49.16	70.34	21	38.69	68.94	19
Held for trading .....	78.01	40.42	67	64.29	43.53	53	80.37	44.16	68	78.34	46.31	60	71.48	46.32	55
Interest rate contracts .....	78.01	34.15	78	64.29	36.62	63	80.37	37.24	79	78.34	38.40	73	71.48	37.84	67
Foreign exchange contracts .....	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts .....	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded .....	21.99	59.58	32	35.71	56.47	46	19.63	55.84	31	21.66	53.69	39	28.52	53.68	44
Interest rate contracts .....	21.99	56.71	32	35.71	53.82	47	19.63	52.22	33	21.66	50.60	40	28.52	51.23	47
Foreign exchange contracts .....	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts .....	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less) .....	84.54	92.53	23	78.82	91.48	20	73.99	93.86	16	71.55	94.47	11	66.58	95.63	11
One year or less .....	24.84	27.56	58	23.17	32.05	50	19.78	32.17	49	24.62	32.51	57	24.10	31.96	52
Over 1 year to 5 years .....	18.62	27.01	35	18.88	27.06	40	23.61	30.45	45	25.89	31.16	41	29.44	31.85	47
Over 5 years .....	41.08	29.89	65	36.76	29.56	57	30.61	28.09	57	21.04	28.71	43	13.03	29.43	28
Gross negative fair value (absolute value) .....	0.23	0.98	16	0.23	1.55	10	0.33	0.83	33	0.39	0.72	23	0.36	0.69	21
Gross positive fair value .....	1.20	1.34	43	2.11	2.23	52	0.99	1.19	43	1.13	0.85	76	0.26	0.71	14
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.04	21	0	0.07	14	0	0.06	26	0	0.06	25	0	0.06	22
Gross positive fair value (X) .....	0.02	0.05	37	0.03	0.09	35	0.01	0.07	32	0.01	0.06	35	0	0.06	17
Held for trading (X) .....	0.02	0.04	56	0.03	0.07	47	0.01	0.06	45	0.01	0.05	50	0	0.05	40
Non-traded (X) .....	0	0.01	34	0.01	0.02	49	0	0.01	37	0	0.01	27	0	0.01	32
Current credit exposure (X) .....	0.02	0.04	46	0.03	0.06	42	0.01	0.05	37	0.01	0.04	48	0	0.04	22
Credit losses on derivative contracts .....	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due .....	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.20	0.46	42	0.40	0.85	39	0.16	0.73	39	0.11	0.53	50	0.03	0.53	23

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	117,306	85,092	80,521	80,812	82,663
Gross losses .....	10,275	11,475	14,939	29,860	21,291
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	13,925	9,608	8,671	12,581	11,741
Net losses .....	-3,650	1,867	6,268	17,279	9,550
Provision for loan and lease losses .....	-21,499	36,113	10,839	16,988	7,699
Adjustments .....	0	-2,032	0	0	0
Ending balance .....	99,457	117,306	85,092	80,521	80,812
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Provision for loan and lease losses / Average assets</b> .....															
-0.13	-0.09	38	0.24	0.51	17	0.08	0.15	33	0.13	0.14	55	0.06	0.16	22	
-0.20	-0.16	39	0.34	0.82	15	0.12	0.24	34	0.19	0.24	56	0.09	0.28	22	
589.01	-105.48	87	1,934.28	487.86	93	172.93	130.58	79	98.32	134.68	31	80.62	143.18	18	
<b>Allowance for loan and lease losses / Total loans and leases not held for sale</b> .....															
0.97	1.23	26	1.12	1.58	24	0.90	0.83	57	0.90	0.90	52	0.92	0.98	43	
0.94	1.20	28	1.08	1.55	22	0.88	0.81	55	0.89	0.89	50	0.90	0.96	42	
21.39				62.83	11.58	94	13.58	8.03	81	4.66	7.54	48	8.46	8.39	68
158.64	364.13	18	185.82	299.17	33	159.87	218.72	50	130.67	214.03	35	119.05	178.03	29	
73.82	287.08	9	63.71	244.34	10	87.88	151.73	30	79.40	160.51	21	74.81	136.22	24	
<b>Gross loan and lease losses / Average loans and leases</b> .....															
0.10	0.19	32	0.11	0.34	19	0.16	0.28	36	0.33	0.30	68	0.24	0.33	45	
0.13	0.08	77	0.09	0.07	71	0.09	0.08	66	0.14	0.09	78	0.14	0.09	76	
-0.03	0.11	4	0.02	0.27	8	0.07	0.21	30	0.19	0.22	59	0.11	0.24	37	
0	0	43	0	0	44	0	0	40	0	0	39	0	0	37	
121.35	34.67	94	64.31	33.98	86	29.04	36.22	47	59.09	41.30	80	45.91	33.49	74	
-42.17	39.72	9	120.99	22.91	93	29.46	24.40	69	10.93	21.75	41	16.97	19.67	62	
<b>Net Loan and Lease Losses By Type</b>															
<b>Real estate loans</b> .....															
-0.04	0.02	8	0.03	0.04	51	-0.01	0.01	19	0.02	0.02	58	0.03	0.02	56	
-0.02	-0.02	42	-0.02	0.01	24	-0.01	0.01	36	0.04	0.01	69	-0.04	0.03	7	
0.01	-0.07	81	-0.02	0.01	36	0.01	0.02	54	-0.02	0.03	22	-0.12	0.09	8	
-0.02	-0.01	35	-0.02	0	21	-0.01	0	29	0.05	0.01	86	-0.02	0.02	14	
-0.05	0.04	5	0.05	0.07	54	-0.01	0.01	9	0.01	0.01	61	0.06	0.01	83	
-0.12	0	5	-0.07	0	9	-0.07	-0.01	13	-0.09	-0.03	16	-0.15	-0.02	8	
0	0	25	0	0	30	0	0	29	-0.04	-0.01	8	-0.02	0	15	
-0.12	0	3	-0.07	0	7	-0.07	-0.01	11	-0.05	-0.02	21	-0.14	-0.01	6	
0	0.01	48	0	0	21	0	0	56	0.02	0	86	0	-0.01	32	
-0.04	0.05	5	0.12	0.11	67	0.01	0.02	53	0.06	0.02	78	0.17	0.03	91	
-0.03	0.01	3	0.08	0.02	86	0	0.01	62	0.06	0.01	86	0.16	0.01	98	
-0.01	0.04	17	0.04	0.08	57	0.01	0.01	64	0	0.01	57	0.01	0.01	61	
-0.03	0	15	-0.03	0.02	7	-0.04	0.01	6	-0.03	0	15	0.07	0.01	84	
<b>Commercial and industrial loans</b> .....															
-0.02	0.17	13	-0.01	0.47	3	0.28	0.37	50	0.87	0.31	89	0.36	0.39	59	
	0.71		0.13	1.13	9	0.26	1.17	17	0.07	1.16	7	0.35	1.25	21	
1.04	1.84	20	1.58	2.92	25	2.54	3.11	32	1.55	2.92	22	2.34	2.92	34	
0.03	0.02	78	0.25	0.19	77	0.15	0.08	76	0.23	0.15	76	0	0.18	31	
	0				0			0			0			0	
-0.02	0.10	10	-0.01	0.15	10	0.17	0.15	68	0.17	0.14	70	0.12	0.15	57	

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020			12/31/2019			12/31/2018			12/31/2017				
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		23,866			29,360			27,876			41,416		31,686		
90+ days past due loans and leases .....		72,028			120,985			43,596			39,786		40,150		
Nonaccrual loans and leases .....		62,695			63,128			53,227			61,624		67,878		
Total past due and nonaccrual loans and leases .....		158,589			213,473			124,699			142,826		139,714		
Restructured 30–89 days past due .....		0			0			0			187		53		
Restructured 90+ days past due .....		0			0			0			0		51		
Restructured nonaccrual .....		19,161			24,254			28,128			16,706		23,210		
Total restructured loans and leases .....		19,161			24,254			28,128			16,893		23,314		
30–89 days past due loans held for sale .....		14,365			21,498			14,904			23,573		12,152		
90+ days past due loans held for sale .....		69,894			119,409			41,648			37,384		35,544		
Nonaccrual loans held for sale .....		0			0			0			0		0		
Total past due and nonaccrual loans held for sale .....		84,259			140,907			56,552			60,957		47,696		
Restructured loans and leases in compliance .....		2,401			1,506			3,396			11,296		556		
Other real estate owned .....		4,557			11,651			29,248			34,668		43,228		
<b>Other Assets</b>															
30–89 days past due .....		0			0			0			0		0		
90+ days past due .....		0			0			0			0		0		
Nonaccrual .....		0			0			0			0		0		
Total other assets past due and nonaccrual .....		0			0			0			0		0		
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.23	0.32	44	0.27	0.39	40	0.29	0.43	39	0.46	0.44	59	0.35	0.47	40
90+ days past due loans and leases .....	0.68	0.10	94	1.11	0.12	94	0.45	0.15	85	0.44	0.17	83	0.45	0.20	81
Nonaccrual loans and leases .....	0.59	0.46	74	0.58	0.66	50	0.55	0.51	60	0.68	0.54	71	0.75	0.63	66
90+ days past due and nonaccrual loans and leases .....	1.28	0.62	88	1.69	0.85	86	1	0.71	80	1.11	0.75	79	1.20	0.88	74
30–89 days past due restructured .....	0	0.01	21	0	0.01	16	0	0.01	13	0	0.02	38	0	0.02	30
90+ days past due restructured .....	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	59
Nonaccrual restructured .....	0.18	0.10	77	0.22	0.13	79	0.29	0.14	84	0.18	0.16	61	0.26	0.20	68
30–89 days past due loans held for sale .....	0.14	0	96	0.20	0	98	0.15	0	97	0.26	0	99	0.13	0	98
90+ days past due loans held for sale .....	0.66	0	98	1.10	0	99	0.43	0	98	0.41	0	98	0.39	0	98
Nonaccrual loans held for sale .....	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.23	0.32	44	0.27	0.40	40	0.29	0.43	39	0.46	0.44	59	0.35	0.47	40
90+ days past due assets .....	0.68	0.10	94	1.11	0.12	94	0.45	0.15	85	0.44	0.18	84	0.45	0.20	81
Nonaccrual assets .....	0.59	0.47	74	0.58	0.67	49	0.55	0.53	59	0.68	0.57	69	0.75	0.64	65
30+ days past due and nonaccrual assets .....	1.50	0.97	80	1.96	1.29	81	1.29	1.19	65	1.57	1.26	73	1.55	1.39	66
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.77	0.36	89	1.11	0.52	87	0.72	0.44	84	0.76	0.48	84	0.78	0.54	78
90+ days past due and nonaccrual assets + other real estate owned .....	0.79	0.37	89	1.18	0.55	87	0.93	0.48	88	1.02	0.52	87	1.10	0.59	87
<b>Restructured and Nonaccrual Loans and Leases</b>															
<b>+ OREO as Percent of:</b>															
Total assets .....	0.40	0.41	58	0.46	0.60	37	0.64	0.53	63	0.81	0.60	73	0.81	0.72	61
Allowance for loan and lease losses .....	70.03	62.64	67	65.03	66.66	53	100.92	115.41	49	133.85	118.28	67	138.30	129.01	63
Equity capital + allowance for loan and lease losses .....	3.78	3.60	60	4.10	4.97	40	4.92	4.28	60	6.45	4.79	72	6.76	5.78	66
Tier 1 capital + allowance for loan and lease losses .....	4.40	4.30	58	4.85	6.05	40	5.89	5.65	58	7.63	6.16	67	8.08	7.35	59
Loans and leases + other real estate owned .....	0.66	0.71	55	0.70	0.97	33	0.89	0.85	54	1.18	0.96	69	1.23	1.15	59

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.27	0.26	58	0.38	0.39	57	0.37	0.38	62	0.63	0.42	80	0.46	0.44	60
	90+ days past due .....		0.99	0.12	90	1.66	0.16	92	0.66	0.16	88	0.67	0.22	84	0.69	0.26	84
	Nonaccrual.....		0.54	0.52	62	0.52	0.76	36	0.41	0.46	50	0.47	0.57	47	0.59	0.69	51
Commercial and industrial	30–89 days past due .....		0.09	0.24	27	0.02	0.23	10	0.04	0.31	13	0.11	0.30	23	0.12	0.32	28
	90+ days past due .....		0	0.04	40	0	0.03	16	0	0.05	33	0	0.05	11	0	0.05	26
	Nonaccrual.....		1.34	0.57	88	0.83	0.75	60	1.47	0.83	79	1.54	0.76	86	2.08	0.93	89
Individuals	30–89 days past due .....		1.15	0.63	80	0.67	0.83	44	1.49	0.83	82	1.18	0.84	71	1.47	0.97	78
	90+ days past due .....		0.19	0.09	79	0.15	0.14	68	0.22	0.17	72	0.16	0.16	68	0.14	0.19	62
	Nonaccrual.....		0.07	0.17	48	0.05	0.28	33	0.06	0.17	42	0.11	0.23	46	0.08	0.24	43
Depository institution loans	30–89 days past due .....			0.01			0			0			0				0
	90+ days past due .....			0			0			0			0				0.05
	Nonaccrual.....			0			0			0			0				0
Agricultural	30–89 days past due .....		0.26	0.07	87	0	0.17	28	0.34	0.24	72	0	0.17	54	0.05	0.17	58
	90+ days past due .....		0	0	42	0	0	44	0	0	42	0	0	43	0.06	0	91
	Nonaccrual.....		0.53	0.70	76	0.53	0.49	73	0.03	0.67	45	0.26	0.75	58	0.11	0.96	43
Foreign governments	30–89 days past due .....			0.50			0			0.07			0.01				0
	90+ days past due .....			0			0			0			0				0
	Nonaccrual.....			0.15			0.09			0.03			0.06				0.06
Other loans and leases	30–89 days past due .....		0.06	0.12	61	0.02	0.18	44	0.01	0.20	32	0.02	0.17	38	0.03	0.20	39
	90+ days past due .....		0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual.....		0.24	0.09	84	0.62	0.15	88	0.34	0.13	82	0.69	0.14	88	0.01	0.10	44

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.82	0.46	81	1.21	0.65	83	1.04	0.67	80	1.73	0.71	89	1.20	0.74	79
	90+ days past due .....	3.18	0.24	94	5.52	0.33	95	2.01	0.31	89	1.92	0.46	87	1.99	0.49	88
	Nonaccrual .....	0.72	0.71	60	0.74	0.89	53	0.80	0.73	63	0.74	0.86	51	1.01	0.97	59
Revolving	30–89 days past due .....	0.35	0.28	64	0.30	0.48	37	0.47	0.45	51	0.57	0.50	55	0.51	0.61	52
	90+ days past due .....	0.03	0.02	77	0.01	0.03	69	0.03	0.05	66	0.01	0.05	58	0.25	0.07	87
	Nonaccrual .....	0.59	1.18	50	0.68	1.13	45	0.60	1	48	0.53	1.17	41	0.53	1.17	42
Closed-end	30–89 days past due .....	0.91	0.49	81	1.39	0.65	86	1.17	0.70	80	2.02	0.75	90	1.39	0.79	80
	90+ days past due .....	3.76	0.26	95	6.58	0.38	95	2.46	0.35	90	2.39	0.53	87	2.46	0.57	87
Junior lien	Nonaccrual .....	0.74	0.67	65	0.76	0.87	53	0.85	0.70	66	0.78	0.84	52	1.14	0.96	63
	30–89 days past due .....	0.01	0.01	60	0	0.02	29	0.01	0.02	42	0.01	0.03	41	0.03	0.03	52
	90+ days past due .....	0	0	72	0	0	32	0	0	29	0	0	70	0.01	0	77
	Nonaccrual .....	0.01	0.03	33	0.01	0.04	28	0.03	0.04	48	0.04	0.06	53	0.08	0.07	67
Commercial real estate	30–89 days past due .....	0.02	0.15	24	0.02	0.26	12	0.06	0.18	28	0.07	0.17	25	0.10	0.18	33
	90+ days past due .....	0	0.01	57	0	0.02	23	0.02	0.03	65	0.03	0.03	72	0.05	0.04	72
	Nonaccrual .....	0.46	0.38	65	0.42	0.62	46	0.21	0.23	52	0.31	0.28	64	0.39	0.34	62
Construction and development	30–89 days past due .....	0.03	0.17	48	0.03	0.28	33	0.06	0.28	41	0.03	0.21	30	0.05	0.23	38
	90+ days past due .....	0	0.01	77	0	0.01	35	0	0.02	68	0.01	0.02	69	0.09	0.03	83
	Nonaccrual .....	0.45	0.20	83	0.46	0.41	75	0.08	0.20	49	0.21	0.19	66	0.21	0.24	57
1–4 family	30–89 days past due .....	0.02	0.02	74	0.02	0.03	64	0.02	0.06	55	0	0.06	25	0	0.07	25
	90+ days past due .....	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
Other	Nonaccrual .....	0.42	0.01	96	0.41	0.03	95	0	0.02	30	0.01	0.02	62	0.01	0.03	60
	30–89 days past due .....	0.01	0.13	47	0	0.22	32	0.04	0.20	47	0.03	0.13	42	0.05	0.13	52
	90+ days past due .....	0	0	84	0	0	40	0	0.01	74	0.01	0.02	74	0.09	0.02	87
	Nonaccrual .....	0.03	0.16	51	0.04	0.35	42	0.08	0.17	55	0.20	0.15	72	0.19	0.18	66
Multifamily	30–89 days past due .....	0	0.07	27	0.01	0.09	46	0	0.08	19	0.02	0.10	49	0	0.07	21
	90+ days past due .....	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual .....	0	0.17	21	0	0.11	20	0.04	0.05	64	0	0.08	23	0.03	0.10	44
Nonfarm non-residential	30–89 days past due .....	0.03	0.13	33	0.02	0.23	18	0.07	0.14	33	0.09	0.17	34	0.13	0.17	47
	90+ days past due .....	0	0.01	31	0	0.02	26	0.03	0.03	71	0.04	0.03	77	0.04	0.04	69
	Nonaccrual .....	0.57	0.45	66	0.56	0.80	47	0.31	0.28	61	0.42	0.30	66	0.55	0.38	69
Owner Occupied	30–89 days past due .....	0.02	0.04	52	0.01	0.07	24	0.01	0.07	21	0.08	0.09	50	0.05	0.07	46
	90+ days past due .....	0	0	37	0	0	33	0	0.01	61	0.01	0.01	72	0.01	0.02	58
Other	Nonaccrual .....	0.20	0.17	59	0.25	0.27	48	0.25	0.16	71	0.40	0.17	85	0.44	0.21	81
	30–89 days past due .....	0	0.08	34	0.01	0.14	31	0.06	0.07	55	0.01	0.07	29	0.08	0.09	61
	90+ days past due .....	0	0	37	0	0.01	33	0.03	0.01	80	0.03	0.01	82	0.03	0.02	80
	Nonaccrual .....	0.37	0.23	74	0.31	0.44	50	0.05	0.10	47	0.02	0.13	24	0.11	0.14	53
Farmland	30–89 days past due .....	0	0.10	31	0.13	0.11	73	0.01	0.23	49	0.28	0.25	69	0.16	0.27	59
	90+ days past due .....	0	0	45	0	0	45	0.06	0.01	90	0	0.01	42	0	0.06	38
	Nonaccrual .....	0.20	0.69	51	0.23	1.13	44	0.92	0.84	63	1.19	1.23	67	0.10	1.07	48
Credit card	30–89 days past due .....	1.31	0.81	80	0.64	0.95	26	1.72	1.19	79	1.49	1.22	70	1.24	1.08	55
	90+ days past due .....	0.74	0.45	70	0.47	0.63	40	0.71	0.78	43	0.58	0.73	43	0.41	0.75	32
	Nonaccrual .....	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	188,758	246,335	269,776	323,262	383,239										
Retained earnings .....	1,611,113	1,527,032	1,414,526	1,323,870	1,236,710										
Accumulated other comprehensive income (AOCI) .....	-32,560	-1,051	-23,600	-55,679	-48,248										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,767,311	1,772,316	1,660,702	1,591,453	1,571,701										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	374,644	377,523	371,634	375,594	376,709										
Accumulated other comprehensive income-related adjustments .....	-32,560	-1,051	-23,600	-55,679	-48,248										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,425,227	1,395,844	1,312,668	1,271,538	1,243,240										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,425,227	1,395,844	1,312,668	1,271,538	1,243,240										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	60,000	60,000	60,000	60,000	60,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	60,000	60,000	60,000	60,000	60,000										
Less: Additional tier 1 capital deductions .....	0	0	0	0	2										
Additional tier 1 capital .....	60,000	60,000	60,000	60,000	59,998										
<b>Tier 1 Capital</b> .....	<b>1,485,227</b>	<b>1,455,844</b>	<b>1,372,668</b>	<b>1,331,538</b>	<b>1,303,238</b>										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	123,042	122,921	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	102,431	118,029	85,092	80,521	80,812										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....					0										
Tier 2 capital before deductions .....	225,473	240,950	85,092	80,521	80,812										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	225,473	240,950	85,092	80,521	80,812										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,710,700	1,696,794	1,457,760	1,412,059	1,384,050										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	17,395,883	15,978,100	13,466,233	13,347,933	13,851,564										
Less: Deductions from common equity tier 1 capital .....	374,644	377,523	371,634	375,594	376,711										
Less: Other deductions .....	0	647	0	0	0										
Total assets for leverage ratio .....	17,021,239	15,599,930	13,094,599	12,972,339	13,474,853										
Total risk-weighted assets .....	12,623,630	12,017,378	11,002,877	10,803,312	10,566,818										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	11.29	12.37	34	11.62	12.35	41	11.93	12.11	50	11.77	12.09	52	11.77	12.16	50
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A .....	11.77	13.11	31	12.11	13.08	39	12.48	12.78	52	12.33	12.85	51	12.33	12.95	52
Tier 1 capital, column B .....	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A .....	13.55	14.91	28	14.12	15.23	33	13.25	14.36	37	13.07	14.45	31	13.10	14.63	31
Total capital, column B .....	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage .....	8.73	8.98	48	9.33	9.13	57	10.48	9.76	72	10.26	9.71	70	9.67	9.53	55
Supplementary leverage ratio, advanced approaches HCs .....		6.71			8.72			7.41			7.31			6.58	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....			0			0			0			0			0		
Total property and casualty assets .....			0			0			0			0			0		
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....			0			0			0			0			0		
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....			0			0			0			0			0		
Total insurance underwriting equity .....			0			0			0			0			0		
Total property and casualty equity .....			0			0			0			0			0		
Total life and health equity .....			0			0			0			0			0		
Total insurance underwriting net income .....			0			0			0			0			0		
Total property and casualty .....			0			0			0			0			0		
Total life and health .....			0			0			0			0			0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0			0		
Unearned premiums (P/C) .....			0			0			0			0			0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0			0		
Separate account liabilities (L/H) .....			0			0			0			0			0		
Insurance activities revenue .....			48,511			45,176			42,396			40,481			38,168	7.38	31.95
Other insurance activities income .....			48,511			45,176			42,396			40,481			38,168	7.38	31.95
Insurance and reinsurance underwriting income .....			0			0			0			0			0		
Premiums .....			0			0			0			0			0		
Credit related insurance underwriting .....			0			0			0			0			0		
Other insurance underwriting .....			0			0			0			0			0		
Insurance benefits, losses, expenses .....			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0			0		
Life insurance assets .....			272,013			267,832			258,488			251,252			248,937	1.56	10.09

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.11			53.67			51.47			56.12			52.23					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.89			46.33			48.53			43.88			47.77					
Separate account assets (L/H) / Total life assets .....	13.40			11.24			7.26			8.53			2.52					
Insurance activities revenue / Adjusted operating income .....	7.47	0.36	97	6.34	0.41	96	6.80	0.47	94	6.57	0.47	94	6.25	0.55	94			
Premium income / Insurance activities revenue .....	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income .....	32.99			38.23			34.91			44.54			43.04					
Other premium income / Total premium income .....	67.01			61.77			65.09			55.46			56.96					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C) .....	23.22			15.59			19.86			15.64			5.74					
Insurance net income (L/H) / Equity (L/H) .....	4.49			3.62			5.13			1.99			-2.99					
Insurance benefits, losses, expenses / Insurance premiums .....	927.51			447.82			233.61			160.49			127.33					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.15			0.17			0.48					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0.15			2.31			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	17.17	12	70	17.03	11.03	75	17.73	11.51	75	17.79	10.22	78	17.99	9.84	77			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

**Foreign Activities**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.66			0.87			1.25			1.17			1.08	
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans .....		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		6.83			-2.40			22.48			7.24			21.19	
Total selected assets.....		9.48			2.04			12.40			3.24			21.86	
Deposits .....		0.73			3.46			10.36			5			-0.77	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year    5-Year
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
<b>Operating Income</b>								
Income from bank subsidiaries .....		45,343	109,258	120,308	128,604	65,679	-58.50	-31.30
Dividends .....		45,284	109,243	120,297	128,592	65,663	-58.55	-31.37
Interest .....		59	15	11	12	16	293.33	227.78
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		36	51	79	74	55	-29.41	-20.00
Dividends .....		36	51	79	74	55	-29.41	-20.00
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		45,379	109,309	120,387	128,678	65,734	-58.49	-31.30
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		0	0	0	0	0		
Total operating income .....		45,379	109,309	120,387	128,678	65,734	-58.49	-31.30
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		
Interest expense .....		4,752	453	0	0	0	949.01	
Other expenses .....		3,417	3,534	3,832	3,815	3,803	-3.31	-11.02
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		8,169	3,987	3,832	3,815	3,803	104.89	112.73
Income (loss) before taxes .....		37,210	105,322	116,555	124,863	61,931	-64.67	-40.19
Applicable income taxes (credit) .....		-2,014	-979	-934	-930	-1,488		
Extraordinary items .....						0		
Income before undistributed income of subsidiaries .....		39,224	106,301	117,489	125,793	63,419	-63.10	-38.38
Equity in undistributed income of subsidiaries .....		108,141	53,724	32,971	23,791	42,211	101.29	141.62
Bank subsidiaries .....		108,141	53,724	32,971	23,791	42,211	101.29	141.62
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		147,365	160,025	150,460	149,584	105,630	-7.91	35.93
<b>Memoranda</b>								
Bank net income .....		153,425	162,967	153,268	152,383	107,874	-5.86	38.54
Nonbank net income .....		36	51	79	74	55	-29.41	-20.00
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,849,542	95.94	1,767,309	91.67	1,705,788	98.96	1,635,482	1,615,382	4.65	18.23
Common and preferred stock .....		1,849,542	95.94	1,767,309	91.67	1,705,788	98.96	1,635,482	1,615,382	4.65	18.23
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		1,856	0.10	1,856	0.10	1,856	0.11	1,856	1,856	0.00	0.00
Common and preferred stock .....		1,856	0.10	1,856	0.10	1,856	0.11	1,856	1,856	0.00	0.00
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		75,537	3.92	158,275	8.21	15,707	0.91	16,437	16,885	-52.27	351.97
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		967	0.05	394	0.02	302	0.02	919	914	145.43	136.43
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		1,927,902	100.00	1,927,834	100.00	1,723,653	100.00	1,654,694	1,635,037	0.00	21.76
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		123,042	6.38	122,921	6.38	0	0	0	0	0.10	
Other liabilities .....		1,690	0.09	1,937	0.10	1,089	0.06	1,377	1,474	-12.75	36.40
Balance due to subsidiaries and related institutions .....		61,859	3.21	61,859	3.21	61,862	3.59	61,864	61,862	0.00	0.00
Total liabilities .....		186,591	9.68	186,717	9.69	62,951	3.65	63,241	63,336	-0.07	195.71
Equity Capital .....		1,741,311	90.32	1,741,117	90.31	1,660,702	96.35	1,591,453	1,571,701	0.01	14.54
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		12,845	0.67	13,215	0.69	13,376	0.78	13,717	14,115	-2.80	-8.84
Common surplus .....		175,913	9.12	233,120	12.09	256,400	14.88	309,545	369,124	-24.54	-52.01
Retained earnings .....		1,585,113	82.22	1,495,833	77.59	1,414,526	82.07	1,323,870	1,236,710	5.97	33.73
Accumulated other comprehensive income .....		-32,560	-1.69	-1,051	-0.05	-23,600	-1.37	-55,679	-48,248		
Other equity capital components .....		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital .....		1,927,902	100.00	1,927,834	100.00	1,723,653	100.00	1,654,694	1,635,037	0.00	21.76
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		61,856	3.21	61,856	3.21	61,856	3.59	61,856	61,856	0.00	0.00
Notes payable to subsidiaries that issued TPS .....		60,000	3.11	60,000	3.11	60,000	3.48	60,000	60,000	0.00	0.00
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct													
<b>Profitability</b>																
Net income / Average equity capital .....	8.33	11.94	14	9.52	7.29	72	9.28	9.68	44	9.43	10.40	36	6.77	7.61	41	
Bank net income / Average equity investment in banks .....	8.43	11.80	18	9.43	7.45	70	9.20	10.51	38	9.36	11.19	33	6.75	8.74	34	
Nonbank net income / Average equity investment in nonbanks .....	1.94	13.12	27	2.75	9.75	38	4.26	7.89	45	3.99	7.10	41	2.96	4.73	39	
Subsidiary HCs net income / Average equity investment in sub HCs .....		10.11			7.01			8.55			8.78			6.82		
Bank net income / Parent net income .....	104.11	96.79	67	101.84	88.16	45	101.87	82.22	47	101.87	82.56	44	102.12	80.64	51	
Nonbank net income / Parent net income .....	0.02	3.40	32	0.03	3.59	29	0.05	5.93	27	0.05	3.78	33	0.05	7.76	26	
Subsidiary holding companies' net income / Parent net income .....		65.35			68.34			74			72.48			82.97		
<b>Leverage</b>																
Total liabilities / Equity capital .....	10.72	16.81	44	10.72	20.06	40	3.79	20.43	19	3.97	20.88	20	4.03	19.94	20	
Total debt / Equity capital .....	7.07	11.71	48	7.06	14.41	44	0	14.31	13	0	14.69	15	0	13.95	14	
Total debt + notes payable to subs that issued TPS / Equity capital .....	10.51	13.63	47	10.51	16.67	44	3.61	16.36	22	3.77	17.10	24	3.82	16.10	26	
Total debt + Loans guaranteed for affiliate / Equity capital .....	7.07	11.77	48	7.06	14.68	43	0	14.56	13	0	15.14	15	0	14.35	14	
Total debt / Equity capital – excess over fair value .....	7.07	11.81	48	7.06	14.52	44	0	14.51	13	0	14.81	15	0	14.10	14	
Long-term debt / Equity capital .....	7.07	10.95	48	7.06	13.56	44	0	13.04	13	0	13.37	15	0	12.69	16	
Short-term debt / Equity capital .....	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36	
Current portion of long-term debt / Equity capital .....	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40	
Excess cost over fair value / Equity capital .....	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38	
Long-term debt / Consolidated long-term debt .....	64.29	39.86	66	58.19	34.67	74	0	28.44	13	0	28.63	14	0	26.93	15	
<b>Double Leverage</b>																
Equity investment in subs / Equity capital .....	106.32	103.22	70	101.61	102.81	44	102.83	103.22	53	102.88	103.10	52	102.90	102.10	55	
Total investment in subs / Equity capital .....	106.32	108.40	58	101.61	110.16	31	102.83	111.07	38	102.88	112.48	39	102.90	111.30	41	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
<b>Double Leverage Payback</b>																
Equity investment in subs – equity cap / Net income (X) .....	0.75	0.29	77	0.18	0.47	43	0.31	0.36	52	0.31	0.35	55	0.43	0.52	57	
Equity investment in subs – equity cap / Net income-div (X) .....	1.23	1.05	67	0.28	1.82	11	0.52	1.22	32	0.53	1.22	29	1.06	2.64	41	
<b>Coverage Analysis</b>																
Operating income-tax + noncash / Operating expenses + dividends .....	71.53	152.85	16	175.74	136.59	77	190.65	177.68	59	195.66	162.34	68	100.94	141.81	29	
Cash from ops + noncash items + op expense / Op expense + dividend .....	68.40	154.48	16	175.22	147.24	69	187.82	190.27	54	193.56	174.91	63	98.39	148.20	23	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	-24.88	98.54	5	327.18	134.08	95	98.85	116.34	29	99.32	103.19	46	100.26	92.33	53	
Pretax operating income + interest expense / Interest expense .....	883.04	1,835.33	37	23,349.89	2,016.32	94		1,968.54			2,898.75				1,909.25	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	725.80	1,770.77	32	5,007.83	1,539.23	89	4,557.17	1,632.83	90	5,192.29	1,369.37	93	3,444.01	1,547.94	84	
Dividends + interest from subsidiaries / Interest expense + dividends .....	72.22	174.12	16	184.57	150.43	70	201.30	210.80	55	206.13	188.90	59	104.68	172.51	27	
Fees + other income from subsidiaries / Salary + other expenses .....	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30	
Net income / Current part of long-term debt + preferred dividends (X) .....		47.61			35.64			57.11			33.93			24.63		
<b>Other Ratios</b>																
Net assets that reprice within 1 year / Total assets .....	3.88	3.44	58	8.13	3.85	79	0.87	2.64	46	0.97	2.61	45	1	3.24	41	
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>																
90+ days past due .....		0.17			0.10			0.04			0.24			0.10		
Nonaccrual .....		0.92			1.03			0.54			6.54			7.38		
Total .....		1.09			1.13			0.58			6.78			7.48		
<b>Guaranteed Loans as a Percent of Equity Capital</b>																
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries .....	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45	
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total .....	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45	
<b>As a Percent of Consolidated Holding Company Assets</b>																
Nonbank assets of nonbank subsidiaries .....	0	1.76	16	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12	
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets .....	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35	

**Parent Company Analysis—Part 2**

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	148.09	66.37	90	55.29	81.10	33	50.90	57.84	53	49.63	57.26	50	99.02	68.72	78
Dividends declared / Net income .....	39.42	28.27	71	36.72	42.29	43	39.75	33.08	62	41.73	27.33	77	59.45	31.29	85
Net income – dividends / Average equity.....	5.04	8.62	17	6.02	4.14	72	5.59	6.46	40	5.49	7.33	26	2.74	5.03	26
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	77.96	155.92	24	185.89	132.17	70	201.15	178.13	56	205.99	157.73	62	104.57	130.71	40
Dividends from nonbank subsidiaries .....	0.06	4.90	50	0.09	3.41	53	0.13	7.53	42	0.12	7.13	49	0.09	12.57	44
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries .....	78.02	203.53	15	185.97	174.85	63	201.28	260.40	44	206.11	215.26	50	104.65	196.35	25
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	29.52	45.96	29	67.03	60.28	54	78.49	66.55	63	84.39	60.71	77	60.87	59	49
Interest income from bank subsidiaries.....	0.04	0.11	67	0.01	0.36	49	0.01	0.54	43	0.01	0.52	43	0.01	0.76	45
Management and service fees from bank subsidiaries .....	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries .....	29.55	51.33	26	67.04	62.88	51	78.50	69.36	58	84.40	63.43	70	60.88	62.82	47
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	100	62.63	72	100	56.39	72	100	82.95	65	100	51.40	79	100	102.35	71
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	20.25	26	0	18.56	24	0	8.11	24
Management and service fees from nonbank subsidiaries .....	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries .....	100	87.22	66	100	79.84	64	100	150.41	51	100	99.33	59	100	165.35	57
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies .....		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.79	74.16	81	99.94	69.76	89	99.93	67.32	92	99.93	65.18	88	99.89	59.17	92
Interest income from bank subsidiaries.....	0.13	0.23	70	0.01	0.63	44	0.01	0.80	40	0.01	0.92	40	0.02	0.94	42
Management and service fees from bank subsidiaries .....	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries .....	99.92	83.13	80	99.95	82.20	83	99.93	78.80	87	99.94	74.20	82	99.92	69.23	87
Dividends from nonbank subsidiaries .....	0.08	3.07	53	0.05	1.95	52	0.07	2.65	45	0.06	2.57	50	0.08	2.65	51
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries .....	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries .....	0.08	4.67	42	0.05	4.70	38	0.07	7.29	30	0.06	7.64	31	0.08	9.99	31
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt .....	50.27	26.38	77	50.32	27.08	74	28.33			26.53			39.18		